

# What's New

West Virginia Offices of the Insurance Commissioner



Volume 1, Issue 26

November 2013

## Federal News

### Inside this issue:

HHS Grant Awards	2
Activity in Other States	3-4
Calendar	5
West Virginia Spotlight	5
Other News	5

The final rule implementing the ACA provisions that ends the Federal Employee Health Benefits Program currently offered to Members of Congress and Congressional staff and requires them to enroll in employer sponsored coverage through Health Insurance Marketplaces was issued by the U. S. Office of Personnel Management and became effective on October 2, 2013. The final rule is located [here](#).

••

The final rule on Financial Integrity and Oversight Standards for Exchanges and QHP was released by HHS. The rule also establishes standards for special enrollment periods. The rule is located [here](#).

••

CMS issued guidance addressing the question as to whether individuals will be subject to penalty if there is a gap in coverage between when they enroll and when coverage begins. CMS has established an additional hardship exemption. The FAQ is located [here](#).

••

Department of Health and Human Services (HHS) recognized over 900 [National Champions for Coverage](#), organizations and businesses who have volunteered to help uninsured Americans understand their new coverage options through the Health Insurance Marketplaces.

••

"Healthcare.gov is fixable," said Jeffrey Zients who has been charged with overseeing repairs to the online marketplace. According to *Kaiser Health News* just one third of users trying to complete an application on the site have been successful. The article is located [here](#).

••

HHS released a report showing that 46% of uninsured young adults could receive coverage for \$50 or less per month. The report analyzed data from the 34 Federally Facilitated and State Partnership Marketplaces. The press release with links to the report is located [here](#).

••

President Obama discussed insurance plans discontinuations while speaking at Boston's Faneuil Hall. The PBS Newshour transcript is located [here](#).

••



Disclaimer: The information presented in this document does not necessarily reflect the views and opinions of the state of West Virginia or the West Virginia Offices of the Insurance Commissioner. The information provided by our stakeholders are not independently verified by the OIC. We encourage all stakeholders to provide articles, reports, and studies so that they can be shared. Many hyperlinks are also tied to state specific Exchange/Marketplace websites that frequently change over time, thus links may not always work. Please contact us if you need assistance in locating a document.

# Establishment Grant Awards

On October 23, HHS awarded the following states a total of \$188 million in Establishment grants:

**Arkansas Insurance Department** received a [\\$10,641,403 Level 1 Exchange Establishment grant](#) to: continue its outreach and education campaign; Continue its In-Person Assistance services; Conduct outreach to stakeholders to inform communities across the regions of the state about options available under the Affordable Care Act; Support development of policies and procedures to support Qualified Health Plan (QHP) certification and re-certification; and conduct plan monitoring of activities and continuity of health insurance coverage issues specifically regarding ,pediatric coverage and stand-alone dental plans.

• •

**Connecticut Access Health CT** received a [\\$20,302,003 Level 1 Exchange Establishment grant to:](#)

Make improvements to its online eligibility and enrollment system by implementing a more user-friendly interface and enhancing the ability of the system to determine eligibility; and Improve AHCT disaster recovery capabilities.

• •

**The District of Columbia Department of Health Care Finance** received a [\\$34,418,790 Level 1 Exchange Establishment](#) grant to: Evaluate the implementation of the District’s consumer assistance programs; build a quality rating system; and support upgrades to the DC Health Link IT system.

• •

**The Idaho Department of Health and Welfare** received a [\\$48,019,031 Level 1 Exchange Establishment grant](#) to:

Support Consumer Assistance and Outreach & Education; Integrating with key state agencies, including the Department of Health and Welfare and the Department of Insurance; Procure a vendor to build the Marketplace’s information technology systems; secure contracts with vendors to help oversee the information technology build, including a project management office and Independent Verification and Validation Services; and provide funds for grantee staffing that supports the establishment of the Idaho Marketplace.

• •

**The Iowa Department of Public Health** received a [\\$17,462,311 Level 1 Exchange Establishment grant](#) to support the state planning for transition to a State-based Marketplace in 2016.

• •

**The Minnesota Marketplace, MNsure** received a [\\$41,851,458 Level 2 Exchange Establishment grant](#) to:

Fund staffing for Marketplace establishment activities; Ensure the privacy and security of information and related systems ; Fund technology-related costs, including testing and improvements to MNsure; Fund evaluations of an alternative risk-adjustment model, quality rating system, and enrollee satisfaction survey systems; and Fund oversight, monitoring, and reporting of grant funds.

• •



**The Rhode Island Department of Business Regulation** received a [third Level 1 Exchange Establishment Grant](#) for \$15,298,487 to fund the state’s: Contact Center through 2014; Technology for In-Person Assistors; Technical enhancements to the Integrated Eligibility System; Mail center equipment for Healthsource RI; Predictive modeling to allow HealthSource RI to continue to develop strategic policy and partnerships; and Development of tools to track progress on enrollment, quality, access, cost and effectiveness.

• •



## Activity In Other States

### Arkansas:

- *Arkansas News Bureau* [reported](#) that the Arkansas Health Connector website received 22,693 visits on its first day. The Arkansas Health Connector conducts consumer assistance and plan management functions for Arkansas's Partnership Marketplace and its website connects individuals to the federally-facilitated Marketplace.
- Health Insurance Marketplace released for their Board of Directors a notice of proposed rulemaking and proposed operating rules. Arkansas Health Insurance Marketplace will transition its state Partnership Marketplace to a state-based Marketplace as on July 1, 2015. The proposed rules outline the responsibilities as determined by state law, the ability to apply for federal funding and entering into agreements. The notice is located [here](#) and the rules are [here](#).

••

**Delaware:** According to the *Delaware State News*, Delaware's partnership Marketplace enrolled the first beneficiary through the ChooseHealth Delaware website on October 14. The state currently has 90,000 uninsured and expects to enroll up to 35,000 newly eligible. The article is located [here](#).

••

**Hawaii:** Health Connector launched the online application on October 15. Coral Andrews, executive director stated that improvements to the website will continue and that everyone who completes the enrollment application and makes their first payment by December 15 will have health coverage at the start of the year. The press release is located [here](#).

••

### Idaho:

- According to the *Idaho Reporter* the Health Insurance Exchange board met to discuss the FFM's operational issues and the plans towards transitioning Idaho to a state based exchange. The article is located [here](#).
- Your Health Idaho released a RFP for Exchange technology solutions. The RFP is located [here](#).

••

**Indiana:** A FFE state launched a new health care reform website [www.in.gov/healthcarereform](http://www.in.gov/healthcarereform) to help Hoosiers with the new health care options available through the ACA the *Indystar.com* reported. The article is located [here](#).

••

**Iowa:** Insurance Division issued a RFP for statewide television and radio service campaigns on how to access coverage through the Federally-Facilitated Marketplace. The RFP is located [here](#).

••

**Kansas:** Insurance Department's website InsureKS, added new features to make the website more helpful. The new features allow consumers to see prices and plans and to locate Marketplace certified agents and Navigators. The website is located [here](#).

••

**Kenucky:** *The New York Times* reported that Kynect Kentucky's state based exchange is enrolling 1,000 a people a day. The article is located [here](#).

••

**Maine:** Health Exchange Advisory Committee held a meeting on October 21 to discuss the experiences of customers. Discussion also covered what their role can be in making the Marketplace work for Mainers. The agenda is located [here](#).

••

**Minnesota:** MNSure awarded \$3.91 million to 29 community organizations to enhance their consumer assistance effectiveness. The awards list is located [here](#).

••

**Mississippi:** Insurance Commissioner Mike Chaney's received conditional approval to run a Small Business Health Options or SHOP online marketplace. Chaney told the *Associated Press* that the marketplace will be open in early 2014. Additional information is located [here](#).

••

## Activity In Other States

### New Mexico:

- Health Insurance Exchange is postponing its paid media campaign until the glitches with Helathcare.gov are resolved according to the *Albuquerque Journal*. The state is successfully enrolling small businesses through the state based SHOP exchange. The article is located [here](#).
- NMHIX Board met to discuss [issues](#) related to the implementation of the Marketplace. The *Albuquerque Business First* reported that staff members were ordered to demand a written corrective action plan from HHS. The article is located [here](#).
- The *Albuquerque Business First* reported that NMHIX Board members were outraged over a potential \$20 million increase in a project they thought would cost \$10 million. According to the [article](#) Deloitte LLP originally told board members that it would cost \$10 millions to connect to the individual side of the of the federal hub.



• •

### Oregon:

- Cover Oregon awarded ten yearlong grants to Business Organizations to provide Outreach to their members . The press release and the list of grantees is located [here](#).
- Governor John Kitzhaber acknowledged that there are technical problems that could take two months to fix with the state's Cover Oregon website. The *KATU* interview is located [here](#).

• •

### Rhode Island:

- HealthSource RI, Rhode Island's health benefits exchange, released their [Small Business Health Options Program \(SHOP\) Agent/Broker Agreement](#). The agreement lists the qualifications and conditions of licensure and asks applicants for agency, insurance licenses, and tax identification information.
- Health Benefits Exchange in the Office of the Governor released two RFP's. The first is to perform complex analysis and predictive modeling to support the design and development of marketing, strategic planning and product development. The first RFP is located [here](#). The second RFP is to provide reporting and evaluation expertise related to the successful enrollment of individuals, families and small businesses in health insurance coverage through the Exchange (HealthSource RI) The second RFP is located [here](#).

• •

**Utah:** Avenue H Utah's SHOP released a RFP for groups interested in providing Navigator outreach and education. The instructions for accessing the RFP are located [here](#).

• •

**Washington:** Health Benefit Committees held meetings during the week of October 14.

- The Advisory Committee ([agenda](#)) reviewed an update on launching the Healthplanfiner. The [update](#) reflected on lessons learned and plans to move forward. They reviewed the [Exchange's plan](#) to submit an application in November for additional Level One Establishmant Grant funding.
- Board Operations Committee ([agenda](#)) met and heard similar updates as the Advisory Committee. The committee did review [September Quality Assurance Assement](#) that identified risks due to resource constraints on-going concerns with the Federal Data Hub.
- Health Benefit Exchange announced that its staff had uncovered and corrected a system error that resulted in applicants qualifying for higher than expected tax credit amounts. The press release is located [here](#).
- Health Benefit Exchange announced the selection of eight organizations to serve as outreach partners. The press release located [here](#) list the organizations and the amount of the grant.

• •



November 2013

## West Virginia Offices of the Insurance Commissioner

1124 Smith Street  
Room 305  
Charleston, WV 25301

Phone: 304 - 558 - 6279  
Fax: 304 - 558 - 0138  
Email: [deborah.mccoy@wvinsurance.gov](mailto:deborah.mccoy@wvinsurance.gov)

Additional information is  
available on our web site:  
[www.bewv.com](http://www.bewv.com)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11 Veterans' Day	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 Thanksgiving	29 Holiday	30

**Upcoming Calendar Meetings**

Meeting are at 1124 Smith Street  
Main Conference Room OIC Headquarters

**Tuesday November 12**

**All Stakeholder and Consumers Assistance Meeting** **10:00 AM**

## West Virginia Spotlight



The *Saturday Gazette-Mail* reported that agents and state officials are available to help consumers with enrollment into plans with the ACA. The article is located [here](#).

••

Covenant House reported that they have assisted over 100 people in enrolling in Medicaid or private health insurance. According to the *Sunday Gazette-Mail* article the technical difficulties with the federal website has not stopped from assisting consumers. The article is located [here](#).

••

Senator Rockefeller has open an online help center for West Virginians who may need assistance in enrolling in the marketplace. The website [www.rockefeller.senate.gov](http://www.rockefeller.senate.gov) offers resources and FAQ's. The article is located [here](#).

••

## Additional News

The *Richmond Times Dispatch* reported that state insurance regulators are cautioning consumers to be aware of lookalike or sound-alike websites that may be misleading them to believe that they are on the official Healthcare.gov website. To access the article click [here](#).

••

Several states and insurers are delaying their marketing campaigns due to problems with the healthcare.gov website. According to *Politico* partnership states—like Illinois have pushed back their advertising campaign until late November. For more information the article is located [here](#).

**Disclaimer:** The information presented in this document does not necessarily reflect the views and opinions of the state of West Virginia or the West Virginia Offices of the Insurance Commissioner. The information provided by our stakeholders are not independently verified by the OIC. We encourage all stakeholders to provide articles, reports, and studies so that they can be shared. Many hyperlinks are also tied to state specific Exchange/Marketplace websites that frequently change over time, thus links may not always work. Please contact us if you need assistance in locating a document.